

<i>SERFF Tracking Number:</i>	<i>UHLC-127318912</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49288</i>
<i>Company Tracking Number:</i>	<i>LA25216ST (7-11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/LA25216ST (7-11)</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127318912 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49288

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25216ST (7-11) State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
 Author: Michelle Ambach Disposition Date: 08/12/2011  
 Date Submitted: 07/13/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: LA25216ST (7-11)

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 08/12/2011

State Status Changed: 08/12/2011

Deemer Date:

Created By: Michelle Ambach

Submitted By: Michelle Ambach

Corresponding Filing Tracking Number:

Filing Description:

Submitted for your review are proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is similiar in content to material previously approved by the Department on 8/26/10 under DOI# 46389.

The number on the right hand side of each letter is strictly used as an internal document for the vendor's reference.

The following information that will be utilized with the the enclosed advertising were previously approved 11/5/09 under St. Tr # 43459

SERFF Tracking Number: UHLC-127318912 State: Arkansas  
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 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/LA25216ST (7-11)

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)  
 Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)  
 Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)  
 Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)  
 Plan Benefit Tables: BT25 – BT33  
 BT002 ST AB, CF, KLN  
 BT002 ST CCSelect,  
 BT002 ST FFSelect  
 Plan Overviews: POV3, POV4  
 Rules & Disclosures: RD4, RD5  
 Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)  
 MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)  
 Medicare Select Plan of Operation: PO3

Enrollment Application:M94140MNMAR01 01B, pproved on 11/13/09 under St Tr# 43696

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
 680 Blair Mill Rd. 215-902-8444 [Phone]  
 Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$800.00  
Retaliatory? No  
Fee Explanation: \$50.00 x 16=\$800.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$800.00	07/13/2011	49758647

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/12/2011	08/12/2011

*SERFF Tracking Number:* UHLC-127318912 *State:* Arkansas  
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## Disposition

Disposition Date: 08/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-127318912 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49288

Company Tracking Number: LA25216ST (7-11)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	STUFFER	Filed-Closed	Yes
Form	STUFFER	Filed-Closed	Yes
Form	STUFFER	Filed-Closed	Yes
Form	STUFFER	Filed-Closed	Yes

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Project Name/Number: ADVERTISING/LA25216ST (7-11)

## Form Schedule

### Lead Form Number: LA25216ST (7-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
<b>Status</b>							
Filed-Closed 08/12/2011	LA25216ST (7-11)	Advertising	LETTER	Initial		45.000	LA25216ST (7-11).pdf
Filed-Closed 08/12/2011	LA25217S1 (7-11)	Advertising	LETTER	Initial		45.000	LA25217S1 (7-11).pdf
Filed-Closed 08/12/2011	LA25218S1 (7-11)	Advertising	LETTER	Initial		45.000	LA25218S1 (7-11).pdf
Filed-Closed 08/12/2011	LA25219S1 (7-11)	Advertising	LETTER	Initial		45.000	LA25219S1 (7-11).pdf
Filed-Closed 08/12/2011	LA25220S1 (7-11)	Advertising	LETTER	Initial		45.000	LA25220S1 (7-11).pdf
Filed-Closed 08/12/2011	BA25086S T (7-11)	Advertising	BROCHURE	Initial		45.000	BA25086ST (7-11).pdf
Filed-Closed 08/12/2011	BA25087S 1 (7-11)	Advertising	BROCHURE	Initial		45.000	BA25087S1 (7-11).pdf
Filed-Closed 08/12/2011	BA25088S 1 (7-11)	Advertising	BROCHURE	Initial		45.000	BA25088S1 (7-11).pdf
Filed-Closed 08/12/2011	BA25089S 1 (7-11)	Advertising	BROCHURE	Initial		45.000	BA25089S1 (7-11).pdf
Filed-Closed 08/12/2011	BA25090S 1 (7-11)	Advertising	BROCHURE	Initial		45.000	BA25090S1 (7-11).pdf

SERFF Tracking Number: UHLC-127318912 State: Arkansas  
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Company Tracking Number: LA25216ST (7-11)  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/LA25216ST (7-11)

Filed-	CA25052S	Advertising SELF MAILER	Initial	45.000	CA25052S1
Closed	1 (7-11)				(7-11).pdf
08/12/2011					
Filed-	CA25053S	Advertising SELF MAILER	Initial	45.000	CA25053S1
Closed	1 (7-11)				(7-11).pdf
08/12/2011					
Filed-	SA25183S	Advertising STUFFER	Initial	45.000	SA25183ST
Closed	T (7-11)				(7-11).pdf
08/12/2011					
Filed-	SA25184S	Advertising STUFFER	Initial	45.000	SA25184ST
Closed	T (7-11)				(7-11).pdf
08/12/2011					
Filed-	SA25185S	Advertising STUFFER	Initial	45.000	SA25185ST
Closed	T (7-11)				(7-11).pdf
08/12/2011					
Filed-	SA25186S	Advertising STUFFER	Initial	45.000	SA25186ST
Closed	T (7-11)				(7-11).pdf
08/12/2011					



You'll have many health insurance options as you approach age 65.

Start learning about some of them today.

[James A. Sample  
123 Any Street  
Any Town, ST 10001]

Dear [Mr. Sample],

**What is Destination: Discovery?** It's a series of mailings designed to give you an understanding of Medicare and help you discover the health insurance options available to you.

**Destination: Discovery** was created after hearing from many Americans who wanted an early start on planning their health care coverage. It's part of UnitedHealthcare Insurance Company's commitment to giving those who will be eligible for Medicare (usually, that's at age 65) a clear idea of what choices are available—including AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Each mailing you receive will help build a solid foundation from which you can further explore your Medicare options. Think of it as a journey that can help you decide on the coverage you may need as you turn 65.

**A little planning goes a long way.**

With all the information out there on Medicare, things can get confusing. This mailing gives you a head start. Inside you'll find a brochure that helps to explain:

- What Medicare is and how it works
- An overview of Medicare Part A through Part D and what they generally cover
- What Medicare supplement insurance is and how it works with Medicare
- Which steps you need to take to make sure you have the coverage you want at age 65

Please take a few minutes now to review the enclosed brochure. Together with other **Destination: Discovery** mailings you'll be receiving in the coming months, it will give you the head start you need for the travels ahead.

Sincerely,



Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**Here are three ways to get help.**



Speak with a helpful Representative. Call **[1-800-620-9047]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET TTY: 711. *You don't have to be an AARP member to call.* (You do need to be a member to enroll, but you can join right over the phone.)



**[www.aarpmedsup.com]**  
**www.medicare.gov**

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. All plans may not be available in your state/area.

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors.

Please call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

**Select from a range of plans with the  
benefits you're looking for.**

Enroll now in an AARP® Medicare  
Supplement Insurance Plan for the  
earliest effective date of [XX/XX/XX.]

[James A. Sample  
123 Any Street  
Any Town, S1 10001]

Dear [Mr. Sample],

What would you like to have when you're enrolled in Medicare? The chance to see the same Medicare-accepting doctor you may have now? The ability to visit a specialist without a referral?

You can have these features when you enroll in a Medicare supplement insurance plan such as an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Best of all, your coverage will be waiting for you when you turn 65 if you enroll soon. You can enroll any time during your open enrollment period (generally within six months after enrollment in Medicare Part B at age 65). But you don't have to wait until you're 65 to apply. You can send in your enrollment application right now so your supplemental insurance will be in effect at the same time your Medicare coverage starts.

**Medicare doesn't pay for everything.**

However, like all Medicare supplement plans, an AARP Medicare Supplement Insurance Plan can help pay some of the out-of-pocket expenses Medicare doesn't.

**Enroll and have claims for any medical conditions considered.**

Simply have Medicare Part B and enroll in an AARP Medicare Supplement Insurance Plan during your open enrollment period at age 65.<sup>1</sup> If you do, you won't have to worry about health conditions you have now.

**For more help, just pick up the phone.**

If you're not sure which AARP Medicare Supplement Insurance Plan fits your needs, a Customer Service Representative can answer your questions. A membership application is also enclosed for your convenience. Here's to having your Medicare supplement needs met in the near future.

Sincerely,



Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**Send in your application now  
for your earliest effective date.**



Speak with a helpful Representative.  
Call **[1-800-620-9076]**, Monday to Friday,  
7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

*You don't need to be an AARP member to call.  
(You do need to be a member to enroll,  
but you can join right over the phone.)*



**[www.aarpmedsup.com]  
www.medicare.gov**

<sup>1</sup>Open enrollment period is generally within six months after enrollment in Medicare Part B at age 65.

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Please see the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

**Get Your Free Guide:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com.]

[James A. Sample  
123 Any Street  
Any Town, S 1 10001]

**Medicare covers a lot.  
But it may not pay enough.**  
Apply for an AARP® Medicare  
Supplement Insurance Plan.

Dear [Mr. Sample],

You'll most likely be eligible for Medicare when you turn 65. That may mean a change in how your health care costs are covered. Make sure you have help for some of those health-related expenses Medicare doesn't pay for with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). The sooner you act, the sooner you can get this decision off your mind.

**Relax knowing you have added coverage and choices.**

Medicare supplement insurance plans pay up to 20% in out-of-pocket costs Medicare Part B doesn't pay, and some plans pay for the Medicare Part A hospital deductible.

What's more, if you apply for a Medicare supplement insurance plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during that time frame.

**Pre-existing conditions won't get in the way.<sup>1</sup>**

Apply for an AARP Medicare Supplement Plan when you enroll in Medicare Part B during your open enrollment period at age 65,<sup>2</sup> and you won't have to worry about health conditions you have now.

**Ask questions over the phone.**

Customer Service Representatives are available to provide the answers you're looking for. They're specially trained on AARP Medicare Supplement Insurance Plans.

Sincerely,



Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**Send in your application now  
for your earliest effective date.**



Speak with a helpful Representative.  
Call **[1-800-620-9671]**, Monday to Friday,  
7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

*You don't need to be an AARP member to call.*  
(You do need to be a member to enroll,  
but you can join right over the phone.)



**[www.aarpmedsup.com]**  
**www.medicare.gov**

<sup>1</sup>A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.

<sup>2</sup>Open enrollment period is generally within six months after enrollment in Medicare Part B at age 65.

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**Medicare will leave you with  
some out-of-pocket expenses.**

Get coverage from an AARP® Medicare  
Supplement Insurance Plan.

[James A. Sample  
123 Any Street  
Any Town, S1 10001]

Dear [Mr. Sample],

Wondering if Medicare will be enough to cover your needs? Looking for an insurance plan that can help? AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), may be what you're looking for.

**More coverage can mean help paying health care expenses.**

With Medicare supplement insurance, you have help paying for some of the expenses that Medicare doesn't pay for.

What's more, if you apply for a Medicare supplement insurance plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during this time frame.

**Have your claims considered if you have a medical history.**

Apply for an AARP Medicare Supplement Plan when you enroll in Medicare Part B during your open enrollment period at 65.<sup>1</sup> If you do, you won't have to worry about health conditions you have now.

**Find out more with a simple phone call.**

Still have questions about AARP Medicare Supplement Insurance Plans? Call a helpful Representative.

Sincerely,



Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**Send in your application now  
for your earliest effective date.**



Speak with a helpful Representative.  
Call **[1-800-828-7487]**, Monday to Friday,  
7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

*You don't need to be an AARP member to call.*  
(You do need to be a member to enroll,  
but you can join right over the phone.)



**[www.aarpmedsup.com]**  
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**Don't delay getting the coverage you want at age 65.**  
Apply for an AARP® Medicare Supplement Insurance Plan today for your earliest effective date.

[James A. Sample  
123 Any Street  
Any Town, S1 10001]

Dear [Mr. Sample],

When you turn 65, it's important to have the level of health insurance coverage that suits you best. Apply today for an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), for your earliest effective date.

**Have your claims considered even if you have a medical history.**

Apply for an AARP Medicare Supplement Plan when you enroll in Medicare Part B during your open enrollment period at 65.<sup>1</sup> If you do, you won't have to worry about health conditions you have now.

What's more, if you apply for a Medicare supplement insurance plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. You can't be turned down for coverage during that time frame.

**Apply now for your earliest effective date.**

Call today. A Customer Service Representative can answer questions you may have about AARP Medicare Supplement Insurance Plans.

You have what it takes to reach a decision about an AARP Medicare Supplement Plan that meets your needs. Make your move today.

Sincerely,

Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**Send in your application now for your earliest effective date.**



Speak with a helpful Representative.  
Call **[1-800-828-7490]**, Monday to Friday,  
7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711  
*You don't need to be an AARP member to call.*  
(You do need to be a member to enroll,  
but you can join right over the phone.)



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PORT of  
POSSIBILITY

SEA of  
LEARNING



# MEDICARE BASICS



Take a quick look ahead at some of your  
upcoming **health insurance coverage choices.**

**AARP**® | Medicare Supplement Plans  
insured by **UnitedHealthcare**  
Insurance Company

## The journey to Medicare.

There is a lot to consider when preparing for Medicare. But as you approach 65, it's important to familiarize yourself with the information you need. After all, deciding on your Medicare coverage involves many crucial factors, from financial considerations to your health care needs, now and in the future.

Wondering where to start? Don't worry. UnitedHealthcare Insurance Company (UnitedHealthcare) is here to help:

- Helping to show you some of what Medicare does and does not cover
- Helping to outline some of your Medicare options
- Exploring the Medicare-related decisions that you may need to make before turning 65

Over the following pages, you'll get a basic overview of Medicare, part by part. For more in-depth information, the government sends *Medicare & You*, the official handbook on Medicare, about six months before an individual's 65th birthday. You can also visit [www.medicare.gov](http://www.medicare.gov) for more details.

So start planning today and you'll be on your way to making informed decisions when it's time to enroll in Medicare.





## Medicare is a federal health insurance program.

It is for people age 65 and over, as well as the disabled. Since 1965, it has helped millions of Americans pay for the health care services they need – playing an important role in the lives of people 65 and over.

### Turning 65 soon?

If you are 65, generally, you're eligible for Medicare if:

- You or your spouse have worked for at least 10 years in Medicare-covered employment and
- You're a U.S. citizen or permanent resident for at least five years

You can get Medicare Part A with no premiums if you meet the above and:

- You are eligible to receive benefits from Social Security or the Railroad Retirement Board and haven't filed for them or already receive them

If you meet these eligibility requirements, you can enroll in Medicare as early as three months before turning 65.

### Other ways you could be eligible for Medicare

Generally, if you are under 65, you're eligible for Medicare if:

- You're a U.S. citizen or permanent resident for at least five years and
- You have a disability or end-stage renal disease (ESRD) and meet certain requirements

You can get Medicare Part A with no premiums if you meet the above and:

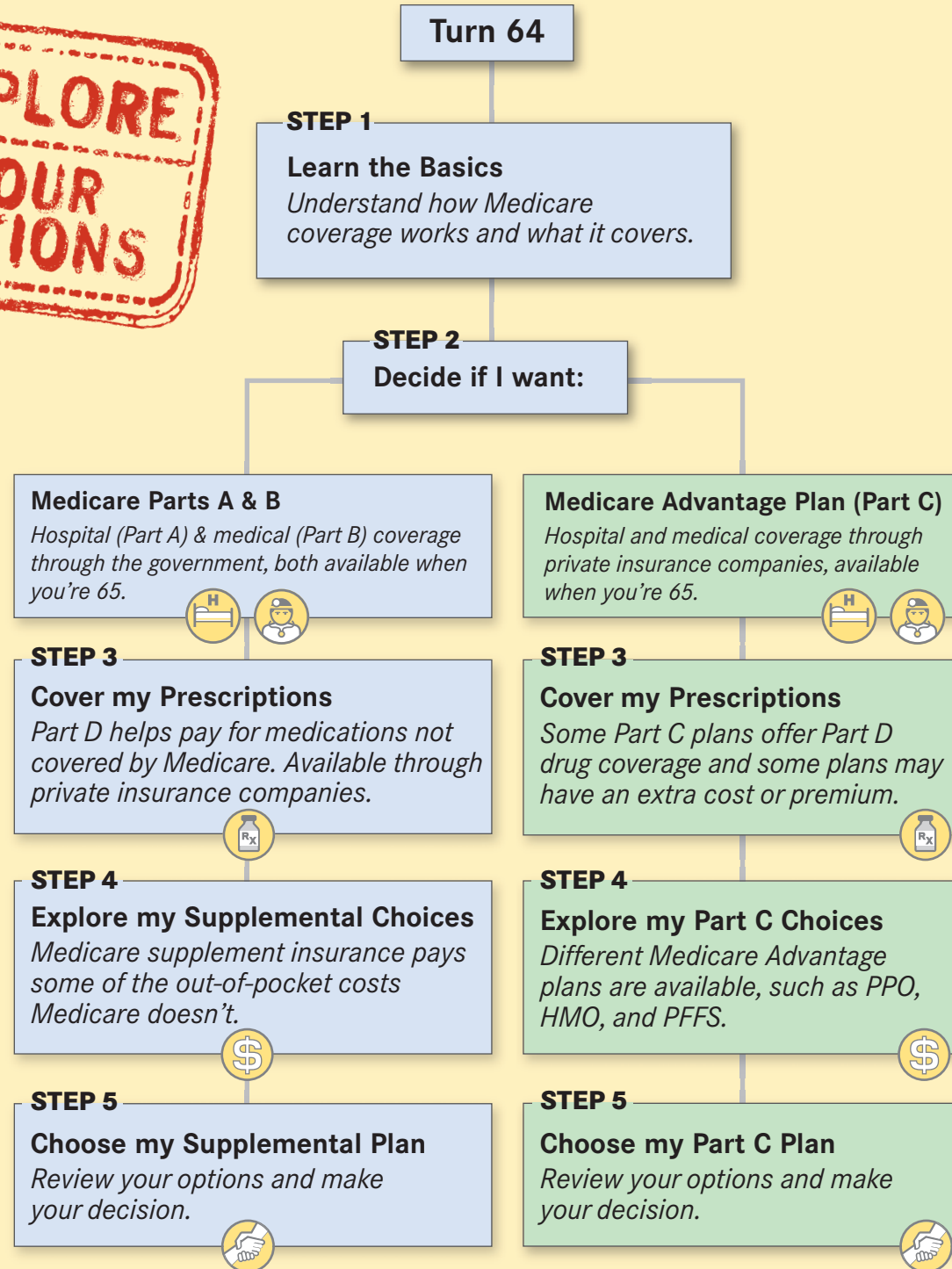
- You have received Social Security or Railroad Retirement Board disability benefits for 24 months

### Enrolling in Parts A & B

If you're not receiving Social Security when you turn 65 and want Medicare Parts A & B, you must sign up at your local Social Security office. You can do this as early as three months before turning 65. If you're receiving Social Security benefits at 65, you'll automatically be enrolled in Parts A & B. You can refuse Part B by contacting your local Social Security office.

## Medicare Decision Path

Each year, thousands of Americans turning 65 make important choices about Medicare. Some take the time to heavily research their options, while for others it may be a last-minute decision. Either way, there's a lot to be informed on. Here's a look at some of the choices you could make in the next year to get the health coverage you need.



When you turn 65, Medicare Parts A & B are available from the government.

### Hospital coverage (Part A)

It helps pay for inpatient care in a hospital or a nursing facility after a hospital stay, as well as some home health care and hospice care. Medicare works the same way throughout the U.S. with any provider that accepts Medicare patients.

### Medical coverage (Part B)

It helps pay for services like doctors visits, lab tests, and some diagnostic screenings not covered by hospital insurance. Various medical equipment and supplies are also covered. Dental, vision, hearing, and prescription drug benefits are not included.

#### Medicare pays:

- For each benefit period, all fees for covered inpatient hospital stay-related care except the Part A deductible and applicable co-insurance amounts
- About 80% of Part B covered doctor and outpatient medical expenses (after the annual deductible is met)

#### You pay:

- For each benefit period, the Part A deductible and applicable co-insurance amounts (2011 deductible: \$1,132)
- Usually a Part B premium
- About 20% of Part B medical expenses
- Part B co-pays, co-insurance, and deductibles (2011 deductible: \$162)



Part C is Medicare Advantage. These plans are Medicare-approved, but offered by private insurers.

### Medicare Advantage (Part C)

It's a single plan that covers the same hospital and medical services as Parts A & B. Some plans include Medicare prescription drug coverage (Part D), and may require an extra cost, and may offer extra benefits like vision, dental, hearing, and/or health & wellness programs.

Depending on the provider, different types of plans are offered, with premiums and benefits that vary by county. The most common types include:

- Health maintenance organizations (HMO)
- Preferred provider organizations (PPO)
- Private fee-for-service organizations (PFFS)

Some plans have provider networks. This means you may have to see in-network doctors and/or hospitals to receive covered services. You may also need a referral to see a specialist.

#### Part C pays:

- Provider services based on fixed fees for covered services

#### You pay:

- Part B premium
- Medicare Advantage premium (if your plan charges one)
- Co-payments for doctors visits (if your plan charges them)
- Deductibles (if your plan charges them)



## Part D helps pay for prescriptions, and works with supplemental coverage, with Part C, or on its own.

### Prescription drug insurance (Part D)

If you have Medicare Parts A & B, this plan can be purchased separately to help pay for prescription drugs, including all medically necessary drugs. These plans are offered by Medicare-approved private insurers – costs and covered drugs vary from plan to plan. You can also get a Part D plan through some Medicare Advantage plans.

#### Part D pays (in a single year):

- For covered prescriptions included on the formulary (a list of covered drugs)
- Varying shares of those covered prescription costs until you've spent \$4,550\* out of pocket
- Most of the covered prescription costs after you've spent \$4,550\*



#### You pay (in a single year):

- Monthly premiums
- Varying shares of covered prescription costs (usually co-pays), until you spend a total of \$2,840\*
- 100% of all prescription costs, after you've spent \$2,840 and up until you spend \$4,550\*
- Low or zero co-pays or co-insurance for prescription drug costs, after you've spent \$4,550\*

For more details and information on Part D, visit [www.medicare.gov](http://www.medicare.gov).

\*Out-of-pocket expenses based on 2011 data.



## Not all expenses are paid for by Medicare.

Part A can still leave you with hospital deductibles and co-insurance, and Part B only pays about 80% for covered medical services. However, there's a way to get help with some of the out-of-pocket expenses Medicare doesn't pay.

### Medicare supplement insurance.

These are government-standardized plans that help to limit some of the out-of-pocket costs not paid by Medicare Parts A & B, while helping to give you some control over your health care with features such as choosing your own doctors that accept Medicare patients. A variety of standard plans are available, each offering various benefits. These plans are available through private insurers.

#### Depending on your plan, Medicare supplement insurance pays:

- Part A co-insurance, and most plans pay the hospital deductible
- Up to 20% or more in out-of-pocket costs not paid by Part B

#### You pay:

- Monthly premiums
- Limited out-of-pocket costs

#### You also get:

- To keep your own Medicare patient-accepting doctors
- Freedom to choose any doctor and hospital that accepts Medicare patients
- Coverage that follows you anywhere you travel in the U.S.



### Here are three ways to get help.



Call **[1-800-620-9047]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

*You don't need to be an AARP member to call. (You do need to be a member to enroll, but you can join right over the phone.)*



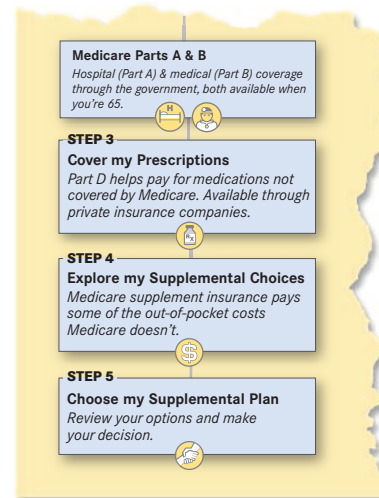
**[[www.aarpmedsup.com](http://www.aarpmedsup.com)]**  
**[www.medicare.gov](http://www.medicare.gov)**



## There's more to know and more to come.

Over the coming months, you'll be receiving additional information to help you with your Medicare choices. Along with the government provided *Medicare & You* handbook, you will be given valuable details on the benefits of an **AARP® Medicare Supplement Insurance Plan**, insured by UnitedHealthcare Insurance Company.

*This will be particularly helpful if you choose the "Medicare Parts A & B" route on the Medicare Decision Path (pg. 5).*




### It all starts with the right foundation.

The Medicare supplement insurance products from UnitedHealthcare Insurance Company were selected to carry the AARP name because of a shared commitment to meeting the needs of Americans over 50.\*\*

After all, AARP has been helping those Americans for more than fifty years. One way it does that is by creating relationships with respected companies that offer the kind of services you need.\*\*

### Here are three ways to get help.

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TTY: 711

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 **[www.aarpmedsup.com]**  
**www.medicare.gov**



\*\*www.aarp.org



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AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. All plans may not be available in your state/area.

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors.

Please call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.



## Medicare Points

Ten things to keep in mind over the next year.

- 1 You can get Medicare through Parts A & B, or through Part C (Medicare Advantage)
- 2 Part A (hospital) and Part B (medical) coverage is available from the government and is standardized throughout the U.S.
- 3 Part C plans offer the same benefits of Parts A & B, but through private insurers
- 4 Prescription drug coverage is available separately through Part D, or included in some Part C plans
- 5 You will share the costs of Medicare, which can vary with Parts C and D
- 6 Medicare alone may not cover all your expenses
- 7 Medicare supplement insurance can help pay for some of what Medicare doesn't
- 8 Compare your coverage needs and decide if Medicare alone will be enough
- 9 Understand your Medicare eligibility and enrollment timing as you approach 65
- 10 Call **[1-800-620-9047]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

# Medicare Recap

Here are some things to remember before turning 65.

## What Medicare Parts A & B cover:

Medicare works the same way throughout the U.S. with any provider that accepts Medicare patients.

### Hospital coverage (Part A)

It helps pay for inpatient care in a hospital or a nursing facility after a hospital stay, as well as some home health care and hospice care. You'll pay the Part A deductible and applicable co-insurance amounts.

### Medicare coverage (Part B)

It helps pay for doctors visits, lab tests, some diagnostic screenings, and many other medically necessary services not paid by hospital insurance.

### How you enroll in Parts A & B:

If you are receiving Social Security, you'll be automatically enrolled in Parts A & B when you turn 65. You can refuse Part B by contacting your local Social Security office.

If you are not receiving Social Security, you'll need to contact your Social Security office to sign up for Parts A & B.

To learn more about Parts A & B, visit [www.medicare.gov](http://www.medicare.gov).

**Don't forget:** Not all hospital and medical expenses are paid for by Medicare.

Continue reading for a quick reminder on how Medicare supplement insurance can help give you the supplemental coverage you need.



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**Get Your Free Guide:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [[www.medsupeducation.com](http://www.medsupeducation.com).]

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

# IT'S TIME TO LOOK AFTER YOUR HEALTH COVERAGE



**MAKE  
YOUR  
MOVE**

**Enroll today** in an AARP® Medicare Supplement Insurance Plan to get the benefit of your earliest effective date.

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

## Why would you need Medicare supplement insurance?

### The fact is, Medicare doesn't pay for everything.

Part A can still leave you with hospital deductibles and co-insurance, and Medicare Part B only pays for about 80% of covered medical services. An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), helps to limit some of these out-of-pocket costs. As with all Medicare supplement plans, it also lets you:

- Keep your own doctors as long as they accept Medicare patients
- See any doctors and hospitals that accept Medicare patients
- See specialists without referrals
- Travel with your coverage to anywhere in the U.S.

And your coverage will never be cancelled due to changes in your health.

## Why else should you enroll?



### Have your supplemental insurance by 65, without delay.

Send in your enrollment application for an AARP Medicare Supplement Insurance Plan before your 65th birthday. Your coverage will begin on its earliest effective date (the first day of your 65th birth month).

### Your acceptance is guaranteed.

If you enroll in any Medicare supplement insurance plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during that time period.

### Your pre-existing conditions.<sup>1</sup>

Enroll in AARP Medicare Supplement Insurance when you enroll in Medicare Part B during your open enrollment period<sup>2</sup> at 65. If you do, you won't have to worry about the health conditions you have now. This means that once your plan is in effect, there's no waiting period before your claims are considered. Not every insurance provider gives you this important waiver.




<sup>1</sup>A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the 3 months prior to the plan's effective date.

<sup>2</sup>Open enrollment period is generally within six months after enrollment in Medicare Part B at age 65.

### So why wait?

You can send in your application now for your earliest effective date. Just look over the enclosed information to find a plan. Then just send in the Enrollment Form to be on your way to the protection that fits your needs.

### Here are three ways to get help.

 Call **[1-800-620-9076]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711  
*You don't need to be an AARP member to call.*  
(You do need to be a member to enroll, but you can join right over the phone.)

 **[www.aarpmedsup.com]**  
**www.medicare.gov**





**Get Your Free Guide:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com.]

Please see the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

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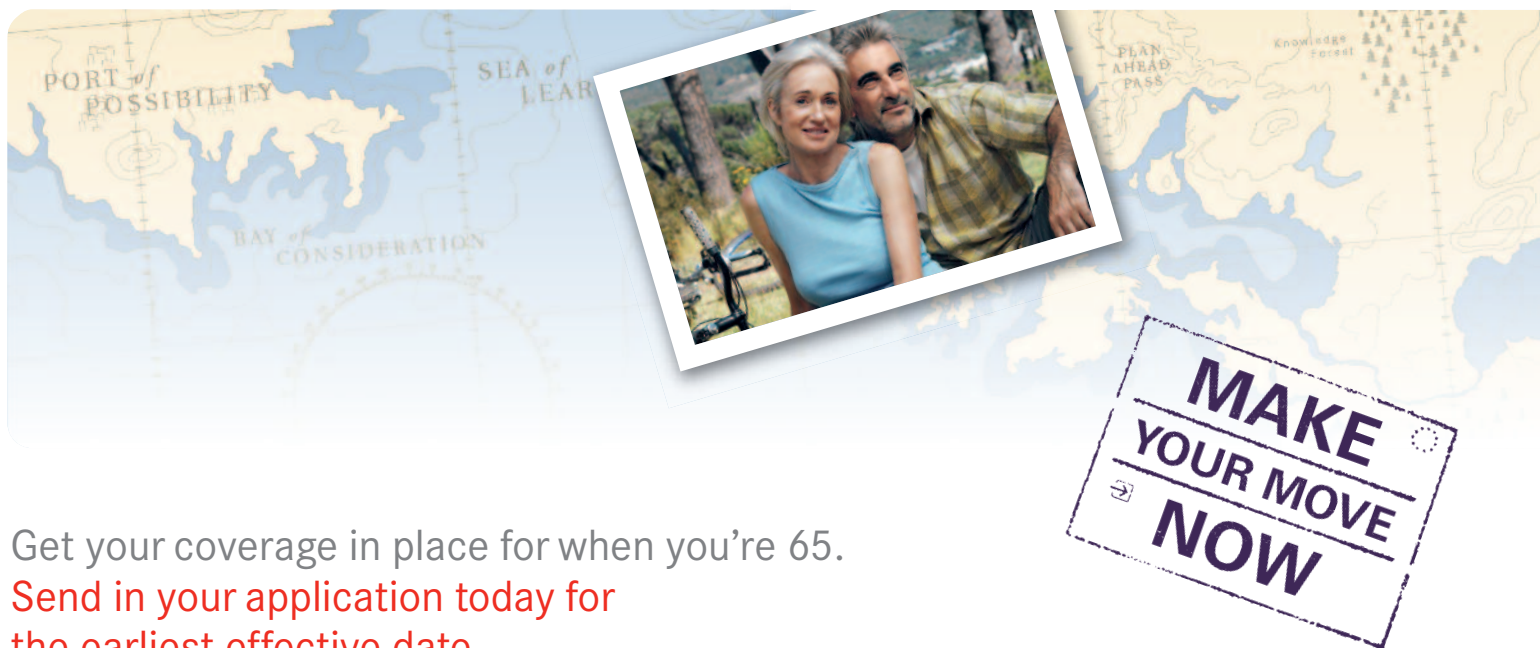
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<sup>2</sup>A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months (90 days in Minnesota) prior to the plan's effective date.

Open enrollment period is generally within six months after enrollment in Medicare Part B at age 65.



Get your coverage in place for when you're 65.  
Send in your application today for  
the earliest effective date.



**Medicare Supplement Plans**  
insured by **UnitedHealthcare**  
**Insurance Company**

Make **supplementing Medicare** part of your birthday plans.

When you turn 65, you can celebrate your birthday knowing an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), is in your hands.

- Apply for an AARP Medicare Supplement Plan when you enroll in Medicare Part B during your open enrollment period at 65.<sup>1</sup>  
If you do, you won't have to worry about health conditions you have now<sup>2</sup>
- Have your claims processed quickly, with virtually no claim forms

With any Medicare supplement insurance plan, you can:

- Get help paying some of the health care expenses Medicare doesn't pay
- Keep or change your doctor and hospital as long as they accept Medicare patients
- Travel anywhere in the U.S. and your coverage travels with you
- See specialists without referrals



**Send in your application for the earliest effective date.**



To get more information on AARP Medicare Supplement Insurance Plans, speak to a Customer Service Representative at **[1-800-620-9671]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET TTY: 711.

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Want help handling out-of-pocket health care expenses at 65 and beyond? **See inside for details.**



**AARP**® | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

**AARP® Medicare Supplement Insurance Plans,**  
insured by UnitedHealthcare Insurance Company (UnitedHealthcare), can  
give you a hand with out-of-pocket expenses.

You can get coverage from the only Medicare supplement plans endorsed by AARP – and  
with any Medicare supplement insurance plan, you can also:

- Cover your Medicare Part A hospital deductibles, depending on the plan you choose
- Get help paying for about 20% in eligible Part B medical expenses Medicare  
doesn't pay
- Keep or change your doctor and hospital as long as they accept Medicare patients
- See specialists without referrals
- Travel anywhere in the U.S. and your coverage travels with you
- Take 30 days to make sure your plan is right for you

**Send in your  
application for  
your earliest  
effective date.**



For more information on AARP Medicare Supplement Insurance  
Plans, speak to a Customer Service Representative at  
**[1-800-828-7487]**, Monday to Friday, 7 a.m. to 11 p.m. and  
Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

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**[[www.aarpmedsup.com](http://www.aarpmedsup.com)]  
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All the reasons to **apply** are in here.





An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), has plenty to offer. **Choose yours today.**

**Take advantage of some of the features of standardized Medicare supplement insurance.**

- Keep or change your doctor and hospital as long as they accept Medicare patients
- See specialists without referrals
- Get help paying for about 20% in Part B health expenses Medicare doesn't pay for
- Travel anywhere in the U.S. and your coverage travels with you
- Take 30 days to make sure your plan is right for you

**Reach for the AARP Medicare Supplement Insurance Plan you want.**

- Apply for an AARP Medicare Supplement Plan when you enroll in Medicare Part B during your open enrollment period at 65.<sup>1</sup> If you do, you won't have to worry about health conditions you have now
- Choose from a range of plans

**Get help from Customer Service Representatives.**

- Speak with a friendly Representative who can review AARP Medicare Supplement Insurance Plans with you
- Get the answers you need right over the phone

**Apply now for your earliest effective date.**

**Secure your AARP Medicare Supplement Insurance Plan.**



Speak to a Customer Service Representative at **[1-800-828-7490]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

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**[www.medicare.gov](http://www.medicare.gov)**

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UnitedHealthcare Insurance Company  
(UnitedHealthcare Insurance Company  
of New York, for New York residents)  
P.O. Box 1017  
Montgomeryville, PA 18936-1017

[Mrs. Jane A. Sample  
123 Anywhere Street  
Any Town, S1 10000]



Look into some of your upcoming  
**Medicare** health coverage options.

CA25052S1 (7-11)



Exploring your **Medicare** decisions.  
See inside for details.

DISCOVER  
WHAT'S  
IN  
YOUR  
FUTURE



Get up to speed  
with your coverage options.

Medicare is a federal health insurance program and has several parts.

### **Medicare Part A, Hospital coverage**

It helps pay for inpatient care in a hospital or a skilled nursing facility after a hospital stay, as well as some home health care and hospice care. Most people don't usually pay a premium for Part A.

### **Medicare Part B, Medical coverage**

This part helps pay for doctors visits and many other medically necessary services and supplies that hospital insurance doesn't cover. Part B has a premium.

### **Medicare Advantage, Part C**

Medicare Advantage plans combine doctor, hospital costs, outpatient care, and often Part D prescription drug coverage into one plan. These plans help pay a combination of co-insurance, co-payments, and deductibles to share the costs with you. The doctors and hospitals you go to are usually part of a network, though some plans allow you to go out of network for covered services, but you'll pay a higher cost.

### **Prescription drug plan, Part D**

This stand-alone plan works with Medicare Parts A and B, some types of Part C plans, and Medicare supplement plans to help you save on your prescriptions.

### **Medicare Supplement Insurance**

These standardized plans work with Medicare Parts A and B and help supplement what Medicare doesn't pay. You can choose one of these plans from a private insurance company to help supplement your Medicare coverage.

Ask yourself some  
important questions.

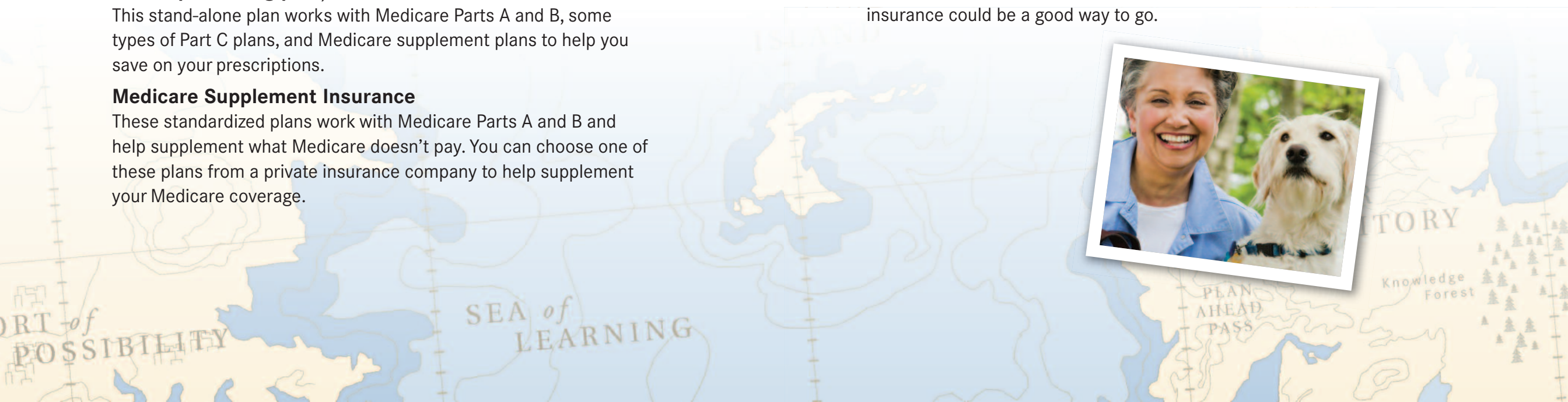


Chances are you have questions and are talking to your family and friends about Medicare supplement insurance. Look at the questions below. If these things are important to you, Medicare supplement insurance could be right for you.

Yes No

- ☐ ☐ Do I want to choose my own doctors and hospitals as long as they accept Medicare patients?
- ☐ ☐ Do I want the freedom to see a specialist without a referral?
- ☐ ☐ Do I want help paying the Medicare Part A hospital deductible?
- ☐ ☐ Do I want help with the 20% in Medicare Part B expenses that Medicare doesn't cover?
- ☐ ☐ Do I want coverage that travels with me in the U.S.?

If you answered "yes" to most or all of these questions, Medicare Parts A & B combined with Medicare supplement insurance could be a good way to go.



## Medicare Supplement Insurance Decision Path.

Find a plan that fits your needs while it pays some of the out-of-pocket costs Medicare doesn't pay.

**CHOOSE  
YOUR PATH**

### Choose Medicare

*Hospital (Part A) and medical (Part B) coverage, both available when you're 65.*



### Explore My Supplemental Choices

*Look over the plans available to find the benefits and rates you want.*



#### Find the right benefits

*While lowering out-of-pocket costs and allowing you to keep your doctor who accepts Medicare patients, some plans also offer benefits for covered foreign travel emergency care, and more.*

#### Look for the right price

*Plan pricing and extra services differ between insurance providers. Compare them to find the rates that fit your needs.*

### Choose My Supplemental Plan

*Review your options and make your decision.*



#### Enroll now

*This will ensure you get your earliest effective date.*

To consider the advantages, start here.

See why a Medicare supplement insurance plan could be the way to go.

### Pay less out of your own pocket

All Medicare supplement plans are standardized by the government and offered by private insurance companies. They're designed to help pay some of your out-of-pocket costs that Parts A and B don't pay.

Some plans even cover co-pays and deductibles. As a result, having Medicare supplement insurance could help prevent you from paying up to thousands of dollars<sup>1</sup> toward medical services that you would've been responsible for. That's why it makes sense to see how Medicare supplement insurance can work for you.



### Here are three ways to get help.



Call [1-800-620-9048] to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

*You don't need to be an AARP member to call.* (You do need to be a member to enroll, but you can join right over the phone.)



[[www.aarpmedsup.com](http://www.aarpmedsup.com)]  
[www.medicare.gov](http://www.medicare.gov)

<sup>1</sup>Medicare Payment Advisory Commission (MedPAC).  
*A Data Book: Healthcare Spending and the Medicare Program*, (June 2010). p.16 (Chart 1-14).  
<http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf>



## Flexibility, value, ease. Three reasons to help you make a choice.

Medicare doesn't pay for all medical expenses. Depending on the plan chosen, a Medicare supplement plan can help with some of the Part A costs and the up to 20% in Part B costs that Medicare doesn't pay. Here are how three people could make their decision.

### Flexibility

"I need the flexibility to manage my health care needs. I also like how my plan travels with me anywhere in the U.S. when I visit my grandkids who live out-of-state." – Anna<sup>2</sup>

**Anna wanted these features that a Medicare supplement plan provides:**

- A plan that goes with her whenever and wherever she is in the U.S.
- She can see any provider who accepts Medicare patients

Anna chose an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company (UnitedHealthcare) because she appreciated the flexibility she got by being able to choose from a range of plans and competitive premiums to meet her needs and budget. She also has the opportunity to change plans if her needs change.



### Value

"I want to help keep my out-of-pocket medical costs down." – Betty<sup>2</sup>

**Betty knew that a Medicare supplement insurance plan offers value by:**

- Helping to limit out-of-pocket medical costs
- Having virtually no claim forms or paperwork

Betty decided on an AARP Medicare Supplement Insurance Plan when she discovered that careful selection and standards means you can rely on products carrying the AARP name.



### Ease

"I really like that I can keep the doctor I've been going to for ten years, because he knows my history." – Carl<sup>2</sup>

**Carl chose a Medicare supplement plan for these important reasons:**

- He can go to any doctor in the U.S. that accepts Medicare patients
- No referrals are needed to see specialists
- He can't be singled out for a rate increase
- Enrollment isn't limited to a specific open enrollment period

He chose an AARP Medicare Supplement Insurance Plan because he found out that claims are processed quickly with almost no paperwork, and he can call a friendly Customer Service Representative to get the answers and information he needs.



### Here are three ways to get help.



Call [1-800-620-9048] to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

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[www.medicare.gov](http://www.medicare.gov)

<sup>2</sup>The people and situations shown are not real and are for illustrative purposes only.

<sup>2</sup>The people and situations shown are not real and are for illustrative purposes only.

Keep these things in mind when making this important decision.

### Choose from a range of plans

To arrive at the right plan, it's good to have options to choose from. A range of AARP Medicare Supplement Insurance Plans are offered in most states, so you can choose the plan that fits you best.

### Stay on schedule for Guaranteed Acceptance

If you enroll in a Medicare supplement plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during that time period.


### Pre-Existing Conditions Waiver

Enroll in an AARP Medicare Supplement Insurance Plan when you enroll in Medicare Part B during your open enrollment period at age 65.<sup>3</sup> If you do, you won't have to worry about health conditions that you have now.

Keep this in mind. As you compare plans, you may find that other insurers have a six-month waiting period for any claims submitted due to pre-existing health conditions.<sup>4</sup>



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<sup>3</sup>Open enrollment period is generally within six months after your enrollment in Medicare Part B at age 65.

<sup>4</sup>A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.



## It all starts with the right foundation.

AARP has been helping Americans over age 50 for more than fifty years.<sup>5</sup> One way it does that is to create relationships with respected companies that provide value while meeting your needs.




AARP providers must meet customer standards and UnitedHealthcare Insurance Company is one of those providers.<sup>5</sup> You can count on your questions being answered. And you'll get the customer service and commitment to excellence you'd expect to be associated with the AARP name.

Careful selection and standards means AARP-branded products are ones you can count on. That could be why [2.9 million]<sup>6</sup> people have already chosen AARP Medicare Supplement Insurance for their needs. And you can join them.

**Save this mailer**  
to refer to whenever you're thinking about your upcoming Medicare decision.



### Here are three ways to get help.

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 [www.aarpmedsup.com]  
www.medicare.gov

<sup>5</sup>www.aarp.org

<sup>6</sup>As of [October 2010.] [www.UHCMedSupStats.com]

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AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

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Call for complete information, including benefits, costs, eligibility requirements, exclusions and limitations.



**Medicare Supplement Plans**  
insured by **UnitedHealthcare Insurance Company**

ANSWER  
TERRITORY

PLAN  
AHEAD  
PASS

Knowledge  
Forest

LEARNING

# Review the plan highlights.

Here are some of the key features of Medicare supplement insurance plans that can help you decide if one of these plans could be right for you.

## Any Medicare supplement insurance plan I choose will:

- Allow me to visit any doctor or hospital that accepts Medicare patients
- Let me see specialists without referrals
- Help me pay for inpatient hospital costs not paid by Medicare Part A
- Help me pay some of the 20% in Medicare Part B costs not paid by Medicare, so I have limited out-of-pocket expenses
- Go with me when I travel in the U.S.

## With AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), I can expect:

- A range of plans to choose from to meet my needs and budget
- Prompt claims processing, with virtually no paperwork
- Any claims for any health conditions that I have now to be considered, as long as I enroll in an AARP Medicare Supplement Insurance Plan when I enroll in Medicare Part B during my open enrollment period at age 65.<sup>4</sup> (You may find that other insurers have a six month waiting period for any claims submitted due to pre-existing conditions.<sup>5</sup>)

See inside for more information about these key features of AARP Medicare Supplement Plans.

## One call is all it takes.


Have questions? For the answers you need, speak with a friendly Representative who knows all about AARP Medicare Supplement Insurance. You'll get the customer service and commitment to excellence you'd expect to be associated with the AARP name.

## Get an AARP-endorsed plan.

Choose your plan from the only Medicare supplement plans endorsed by AARP.



## Here are three ways to get help.

-  Call **[1-800-620-9049]** to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
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**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

UnitedHealthcare Insurance Company  
(UnitedHealthcare Insurance Company of New York, for New York residents)  
P.O. Box 1017  
Montgomeryville, PA 18936-1017

PRSRT STD  
US POSTAGE  
**PAID**  
UNITEDHEALTHCARE

[Mrs. Jane A. Sample  
123 Anywhere Street  
Any Town, S1 10000]

Choose from a variety of AARP-endorsed **Medicare supplement plans** to find one that meets your needs.

CA25053S1 (7-11)



A little planning for Medicare goes a long way.

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PLAN  
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<sup>4</sup>Open enrollment period is generally within six months after enrollment in Medicare Part B at age 65.  
<sup>5</sup>A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the 3 months prior to the plan's effective date.



# Expect reliable service, every step of the way.

For more than 50 years, AARP® has been helping Americans over the age of 50.<sup>1</sup> Carefully choosing products and services to carry its name that fit the criteria for value and relevance is top priority for AARP. As a result, you can be confident you're making a good choice.

AARP providers must meet strict standards and UnitedHealthcare Insurance Company (UnitedHealthcare) is one of those providers.<sup>1</sup> You can count on outstanding customer service, prompt claims processing, and almost no paperwork.

Being prepared for the future and staying healthy today are important to many people. That could be why [2.9] million<sup>2</sup> people have already chosen AARP Medicare Supplement Insurance for their needs. And you can join them.



# Your questions deserve answers.

Making sure your questions are answered is important. The better you understand Medicare supplement insurance, the better equipped you are to make your decision.

Frequently asked questions are included here. Chances are you may have more of your own, so call a Customer Service Representative who will be happy to answer them and discuss your questions. Call [1-800-620-9049].

**1. Do I really need to supplement my Medicare coverage?**  
Everyone's needs are different. Medicare Part A helps pay for inpatient hospital costs, but won't cover everything. And because Medicare covers only about 80% of your Medicare Part B expenses, Medicare supplement insurance may be a good idea for you. It can help pay some of the remaining 20% in out-of-pocket costs. Some plans even help with Medicare deductibles.

**2. What plans are available to me?**  
UnitedHealthcare offers a variety of plans, so you can choose the one that fits you best. Not every provider offers a range of plans.



**3. How is AARP Medicare Supplement Insurance different from what other providers offer?**  
With AARP Medicare Supplement Insurance, you can expect your claims to be processed quickly, with almost no paperwork. You'll get the answers and information you need when you call our friendly customer service experts. All from the only Medicare supplement plans endorsed by AARP.

Enroll in an AARP Medicare Supplement Insurance Plan when you enroll in Medicare Part B during your open enrollment period at 65.<sup>3</sup> If you do, you don't have to worry about health conditions you have now.

Other providers may not offer you all these features.

**Here are three ways to get help.**



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[www.aarpmedsup.com]  
www.medicare.gov

<sup>3</sup>Open enrollment period is generally within six months after enrollment in Medicare Part B at age 65.

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<sup>1</sup>www.aarp.org  
<sup>2</sup>As of [October 2010.] [www.UHCMedSupStats.com]

## Here's a quick guide to using this package.

Enclosed is everything you need to help you choose your AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Follow these steps to get started.



- 1 Read the letter. It will give you a good overview.
- 2 Next, review the enclosed Medicare supplement brochure to understand how this insurance works, as well as ways it can help you reduce out-of-pocket costs.
- 3 Now look for the enclosed Rate Page. Keep this handy while you look through the Outlines of Coverage. It's the booklet that provides details on available plans.
- 4 Compare plans that sound like a good fit for your needs. Then look at the prices on the Rate Page to decide what fits best with your budget.
- 5 Complete your Enrollment Form and mail it. And if you're not an AARP member, fill out the enclosed AARP Membership Application.

### Do you have questions? Here are three ways to get help.



Call **1-800-620-9076**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

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**[www.aarpmedsup.com](http://www.aarpmedsup.com)**  
**[www.medicare.gov](http://www.medicare.gov)**

# Making important health coverage decisions starts with helpful support.

For more than half a century, AARP has been helping Americans over the age of 50.\* Carefully choosing products and services that fit its criteria for value and relevance is a priority. As a result, you can be confident you're making a good choice.

AARP providers must meet strict customer standards\* and UnitedHealthcare Insurance Company is one of those companies. You can count on your questions being answered. You can also expect your claims to be processed promptly, with almost no paperwork on your part.

Being prepared for the cost of future health care needs is one reason to consider a Medicare supplement insurance plan. In fact, [2.9 million]<sup>†</sup> people have already chosen AARP Medicare Supplement Insurance so they'll have help paying medical expenses Medicare doesn't cover.



And you can join them with the enclosed AARP Membership Application.

See the reverse for a quick guide to using this package and find the plan that fits your needs.

\*[www.aarp.org](http://www.aarp.org)

<sup>†</sup>As of October 2010. [[www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)]

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## A few reminders before turning 65.

Here are some facts on Medicare you should keep in mind.

### **Generally, you'll be eligible for Medicare at age 65 if:**

- You or your spouse have worked in Medicare-covered employment for at least 10 years and
- You're a citizen or permanent resident of the U.S. for at least five years.

### **Overview for Medicare Parts A & B:**

**Hospital coverage (Part A) helps pay for:** Inpatient care in a hospital or nursing facility after a hospital stay, as well as some home health care and hospice care. You'll pay the Part A deductible and applicable co-insurance amounts.

**Medical coverage (Part B) helps pay for:** Doctors visits, lab tests, and many other medically necessary services not paid by hospital insurance.

### **How you enroll in Parts A & B:**

**If you are receiving Social Security,** you'll be automatically enrolled in Parts A & B when turning 65. If you don't want Part B coverage, you can go to your Social Security office to refuse it.

**If you are not receiving Social Security,** you'll need to go to or contact your Social Security office to sign up for Parts A & B.

### **Remember: Not all expenses are paid for by Medicare.**

Part A can still leave you with hospital deductibles and co-payments and Part B only pays about 80% of covered medical services (after the annual deductible is met). An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), helps lower those out-of-pocket costs not paid for by Medicare.

**To learn more, call [1-800-620-9671.]**



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**Get Your Free Guide:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com.]



**Speak with a helpful Representative.**

Call [1-800-620-9671], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET  
TTY: 711

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[www.aarpmedsup.com]  
www.medicare.gov



**Medicare Supplement Plans**  
insured by **UnitedHealthcare**  
**Insurance Company**

## A few reminders before turning 65.

Here are some facts on Medicare you should keep in mind.

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- You or your spouse have worked in Medicare-covered employment for at least 10 years and
- You're a citizen or permanent resident of the U.S. for at least five years.

### **Overview for Medicare Parts A & B:**

**Hospital coverage (Part A) helps pay for:** Inpatient care in a hospital or nursing facility after a hospital stay, as well as some home health care and hospice care. You'll pay the Part A deductible and applicable co-insurance amounts.

**Medical coverage (Part B) helps pay for:** Doctors visits, lab tests, and many other medically necessary services not paid for by hospital insurance.

### **How you enroll in Parts A & B:**

**If you are receiving Social Security,** you'll be automatically enrolled in Parts A & B when turning 65. If you don't want Part B coverage, you can go to your Social Security office to refuse it.

**If you are not receiving Social Security,** you'll need to go to or contact your Social Security office to sign up for Parts A & B.

### **Remember: Not all expenses are paid for by Medicare.**

Part A can still leave you with hospital deductibles and co-payments and Part B only pays about 80% of covered medical services (after the annual deductible is met). An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), helps lower those out-of-pocket costs not paid for by Medicare.

**To learn more, call [1-800-828-7487.]**

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### **How you enroll in Parts A & B:**

**If you are receiving Social Security,** you'll be automatically enrolled in Parts A & B when turning 65. If you don't want Part B coverage, you can go to your Social Security office to refuse it.

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### **Remember: Not all expenses are paid for by Medicare.**

Part A can still leave you with hospital deductibles and co-payments and Part B only pays about 80% of covered medical services (after the annual deductible is met). An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), helps lower those out-of-pocket costs not paid for by Medicare.

**To learn more, call [1-800-828-7490.]**



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